

(19) World Intellectual Property  
Organization  
International Bureau



(43) International Publication Date  
22 September 2005 (22.09.2005)

PCT

(10) International Publication Number  
**WO 2005/086878 A2**

(51) International Patent Classification: **Not classified**

(21) International Application Number:  
PCT/US2005/007838

(22) International Filing Date: 10 March 2005 (10.03.2005)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:  
60/552,309 11 March 2004 (11.03.2004) US

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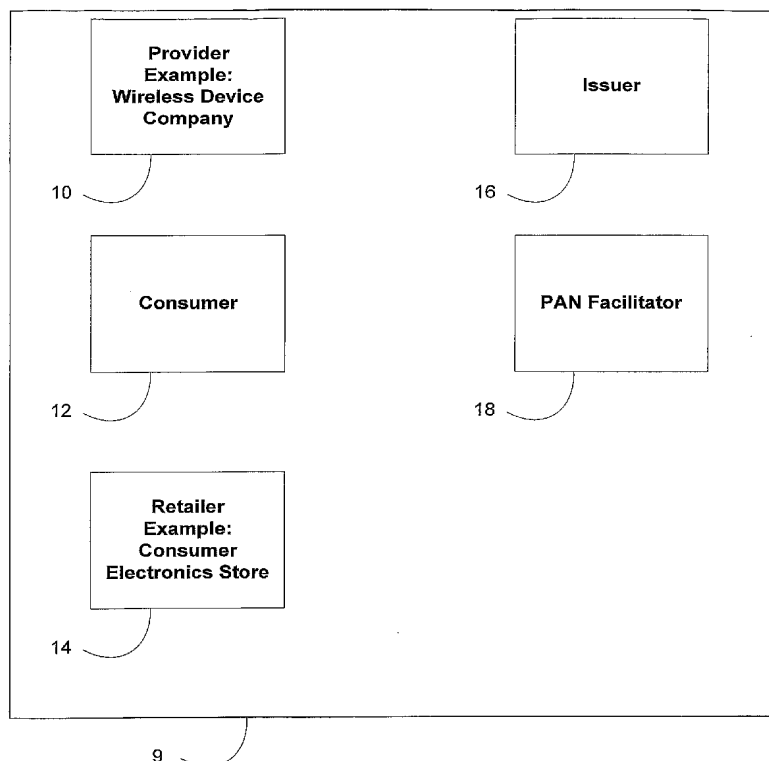
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(81) Designated States (unless otherwise indicated, for every kind of national protection available): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BW, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NA, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RU, SC, SD, SE, SG, SK, SL, SM, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, YU, ZA, ZM, ZW.

(84) Designated States (unless otherwise indicated, for every kind of regional protection available): ARIPO (BW, GH, GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM,

[Continued on next page]

(54) Title: STORED VALUE APPARATUS DISTRIBUTABLE AT RETAIL AND REDEEMABLE AT SPECIFIED REDEMPTION SITES, SYSTEM AND METHOD



(57) Abstract: Disclosed is a method for managing at least one transaction through traditional credit card authorization payment infrastructures by supplying personal account numbers to retailers. Personal account numbers correspond to issuer managed accounts that may be assigned at point of sale, and activated at redemption, and may restrict which merchants can process the personal account number to extract value therefrom. Also disclosed is an apparatus for distribution in retail and redemption at selected redemption sites. The apparatus is a card that includes machine readable code and account information where at least some of data corresponding to the machine readable code differs from the account information. The card may be configured to retain a personal account number or other account information compatible with selected redemption site interfaces. Redemption can be limited to selected retailers or groups of retailers.



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SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN,  
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